

Testimony of Mike and Teresa Francis in Support of Connecticut Fair Housing Center

Senator Harp, Representative Walker, members of the Committee, thank you for the opportunity to testify this evening. We are Mike and Teresa Francis and we are here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

We have owned our two-family home in Marlborough since 2002. Trouble started for us when Mike's employer – his brother – died suddenly. Things soon worsened once Mike lost his vision, rendering him totally blind, and we lost our tenant. Our mortgage and its 9.5% interest rate soon became unaffordable and we contacted our bank to ask for a modification.

Initially the bank resisted, telling us that we did not qualify, and serving us with foreclosure papers. But once we attended mediation, we were told we qualified for a three-month trial period. We signed the papers and made payments for four months and submitted all the requested documentation.

Soon the bank got cold feet. No matter what we submitted or provided, and even though the bank's representatives would tell us that the permanent modification was sitting in a FedEx envelope, just waiting to be shipped, we could never obtain it.

We learned about the Connecticut Fair Housing Center, and met with its foreclosure prevention attorney. When he first tried dealing with our bank by pushing for resolution through the Department of Treasury, our bank refused to cooperate. It told Treasury that a non-existent investor restriction prevented modification. Confusing phone calls and letters continued.

One Saturday afternoon, about five minutes after Mike faxed the latest nonsense from our bank to the Center, the Center's attorney told us there was one thing we could try. We sat down for a two-hour meeting and soon filed papers, the likes of which had not been filed before in Hartford's foreclosure court.

Three weeks later, we signed our permanent modification agreement with a two percent interest rate. We truly believe it was the Center's efforts that brought resolution to our situation. We needed an attorney, an attorney who understood the emotional and financial cost of the bank's runaround, an attorney who could solve problems. We found that attorney through the Connecticut Fair Housing Center. It didn't hurt that we could speak to him at all hours, every day of the week.

The Connecticut Fair Housing Center helps people like us who cannot afford an attorney, and trains attorneys on how to help people like us. Please support the Connecticut Fair Housing Center, and do not reduce its funding. Thank you very much for your time tonight.

Testimony of Jack and Sarah Harrington
Before the Appropriations Committee of the Connecticut Legislature
On Behalf of the Connecticut Fair Housing Center

Members of the Committee, thank you for allowing us to speak tonight. We are Jack and Sarah Harrington, and we are here to ask you to support the Governor's funding request for the Connecticut Fair Housing Center.

We first purchased our Manchester home in 1993 and have raised our family there. But after a series of setbacks and layoffs, including the collective loss of three jobs in a single year, and even with depleting our 401(k)s, we could no longer afford our mortgage payment. We tried to work with the bank, and even though we sent the payments it requested, and thought we were working in good faith, the bank went forward with foreclosure. We couldn't believe what was happening, and thought that the foreclosure couldn't happen because we had done what we were asked. We both worked two jobs so that we could afford a higher, but still modified payment, and thought there was still hope. Soon we were referred to the Connecticut Fair Housing Center, and spoke to the Center's foreclosure prevention attorney, who began looking into the wrongful foreclosure. Things were looking up.

But a few days later, on a Friday last April, a marshal came to our home and told us we had till Monday morning to leave. Our Law Day had passed months before, and we were now tenants in our own home, facing eviction.

We called the Connecticut Fair Housing Center and wondered if there was anything that could be done. The attorney returned to his office and dropped everything until we had stopped the eviction and tried to open our court case on the basis of the bank's mishandling of our case. Even though the foreclosure judge denied his request, even though we no longer owned our home, and even though the bank's attorney – the one who literally wrote the book on Connecticut foreclosures – told the Center that nothing could be done, the Center persuaded our bank to take another look at our financials.

Five months later, we were given a permanent modification, and our interest rate was lowered to 2%. We've kept our home. We're proud that our hard work, determination, and support as a family ended our nightmare. But we're also thankful that the Connecticut Fair Housing Center exists. Without the Center, we would have spent that April weekend packing our things and moving from our home of 17 years. Please support the Connecticut Fair Housing Center. Thank you for listening to our story.